

The Social Insurance Number (SIN) is a useful piece of identification held by most Canadians. Its proper use, however, is not always understood. Many are reluctant to provide their Social Insurance Number. Every year, thousands of people are victims of identity theft caused by the theft and misuse of the SIN.

A. WHAT IS IT?

The nine-digit SIN is your personal account number given by the federal government for the Canada Pension Plan, Employment Insurance Plan, and Canada Revenue Agency.

The most common other uses of the SIN are for:

1. One's employer
2. Financial institutions from which interest or income is earned (for example, banks, credit unions, trust companies)
3. Canada Education Savings Grants (CESG) and Registered Education Savings Plans (RESP)
4. Child Tax Benefit
5. Canada Student Loans
6. Goods and Services Tax (GST) / Harmonized Sales Tax (HST) claims
7. Ontario Teachers' Pension Plan for the administration of pensions
8. Social assistance benefits
9. Veterans benefits and programs
10. Workers Compensation benefits
11. Child support payments.

For a complete listing and brief description of the federal legislation and programs which are specifically permitted to use the SIN, check the website of the Privacy Commissioner of Canada. http://www.priv.gc.ca/resource/ii_e.cfm or call:

Phone: 613.947.1698; Toll-free: 1.800.282.1376

Fax: 613.947.6850 TTY: 613.992.9190

B. WHY COMPANIES AND ORGANIZATIONS MAY WANT YOUR SIN

Companies want SINs so they can use it to cross-reference you with other databases, which allows them to find out what other products and services you've used. This "mining of your information" can lead to junk mail and direct selling. The greater number of people who have access to your SIN the greater chance an unethical employee will use it for criminal purposes.

C. WHEN DON'T I HAVE TO PROVIDE MY SIN?

Some private-sector organizations may ask for your SIN. This practice is strongly discouraged, but it is not illegal.

Here are examples of when you don't have to give your SIN or show your card:

1. Proving your identity (except for specific government programs).
2. Completing a job application before you get the job.
3. Completing an application to rent a property.
4. Negotiating a lease with a landlord.
5. Completing credit card application.
6. Cashing a cheque.
7. Applying for a video club membership.
8. Completing some banking transactions (mortgage, line of credit, loan).
9. Completing a medical questionnaire.
10. Renting a car.
11. Subscribing to long-distance or cellular telephone services.
12. Writing a will.
13. Applying to a university or college.

D. WHAT TO DO WHEN YOU DON'T WANT TO GIVE UP YOUR SIN

If you're in a situation where you know you don't have to disclose your SIN, such as at a video store, then don't. If you are pressed to give it, ask why they must have it and how they will use it and with whom it will be shared. Then, decide whether it is prudent to do so. Explain that you prefer not to provide it and offer different proof of identity. Some people have been known to give their SIN with the wrong last two digits.

If the organization refuses to provide the product or service unless you provide your SIN, ask to speak to the person in charge. Many organizations don't know about the appropriate uses of the SIN. Once they understand, they may willingly change their practices.

If you are not satisfied with the organization's response, you may formally complain to the Privacy Commissioner of Canada (See Section "A" above). There is no fee for making a complaint to the Privacy Commissioner.

You can also contact the organization's industry association, ombudsman or complaint office. For example, the Canadian Marketing Association and the Canadian Banking Ombudsman handle customer complaints about their member companies.

E. THE WORKINGS OF IDENTITY THEFT

Someone can use your SIN for a variety of illegal and unethical purposes. Some of the many things they can do are: open a bank account, apply for a credit card or rent a car in your name. If you are able to prove you were a victim of identity theft, you will not be responsible for any charges incurred by your impostor. But, you must be able to prove it. You have little control over what people do with your SIN but you can control to whom you provide it.

F. HOW TO FIGHT IDENTITY THEFT

Check your credit record regularly. Keep your SIN card in a safe place and memorize the number for when you must use it. Only give your SIN to a person or organization that legally requires it.

G. WHAT SHOULD I DO IF I SUSPECT SOMEONE IS USING MY SIN?

If you suspect that someone is using your SIN, act quickly to prevent personal loss and minimize the negative impact.

1. Consult the Services Canada website, <http://www.servicecanada.gc.ca> , for more information on how to deal with SIN fraud, or call 1.800.206.7218.
2. File a complaint with the police. Ask for the case reference number, and the officer's name and telephone number. If you choose to obtain a copy of the police report, make sure it states your name and SIN.
3. Contact PhoneBusters at 1.888.495.8501. PhoneBusters is a national anti-fraud call centre run by the Ontario Provincial Police and the Royal Canadian Mounted Police. They provide advice and assistance about identity theft.
4. Inform your bank and creditors by phone and in writing about any irregularities.
5. Report any irregularities in your mail delivery to Canada Post, for example, opened envelopes, missing financial statements or documents.
6. Visit a Service Canada Centre and bring all the necessary documents with you proving fraud or misuse of your SIN. Also bring an original identity document (your birth certificate or citizenship document). One of our officials will review your information and provide you with assistance and guidance.
7. Call Canada's two national credit bureaus. Ask for a free copy of your credit report. Review it for any suspicious activity. Also check to see if your credit file should be flagged. This will indicate that your personal information has been put at risk and may be vulnerable to fraud.

H. WHAT SHOULD I DO IF MY SIN CARD HAS BEEN LOST OR STOLEN?

If your SIN card has been lost or stolen, it is important to be aware that someone could try to use it. We recommend that you follow these steps to protect your SIN:

1. Carefully review your bank account, credit card and other financial transaction statements. If anything concerns you, contact your financial institution.
2. Monitor your mail for any disruption in delivery.
3. Call Canada's two national credit bureaus. Ask for a free copy of your credit report and review it for any suspicious activity. You may also wish to see if your credit file should be flagged to indicate that your personal information has been put at risk and may be vulnerable to fraud.

4. Report the theft of your SIN card to the police, if you suspect your SIN card is used fraudulently. Ask for the case reference number, the officer's name and telephone number.

CREDIT BUREAUS TOLL-FREE NUMBERS:

- o Equifax: 1.800.465.7166
- o TransUnion: 1.866.525.0262 (for residents of Quebec: 1.877.713.3393)

From outside Canada (8:30 a.m. to 5:00 p.m. EST) - Long distance charges apply:

- o Equifax: 1.514.493.2314
- o TransUnion: 1.905.525.0262 (for residents of Quebec: 1.514.335.0374)